



Restaurant - Visa Wholesale Rates:

VISA INTERCHANGE TIER	RESTAURANT INTERCHANGE LEVELS		
	RATES %	PER ITEM \$	DESCRIPTION
DEBIT/CHECK CARD	1.19%	\$ 0.10	Consumer Check Card
CREDIT CARD (swipe)	1.54%	\$ 0.10	Consumer Card
SMALL TICKET CREDIT (\$15 or less)	1.65%	\$ 0.04	Consumer Card
SMALL TICKET DEBIT (\$15 or less)	1.55%	\$ 0.04	Consumer Check Card
REWARDS 2	1.90%	\$ 0.10	Consumer Rewards Card
SIGNATURE CARD	2.30%	\$ 0.10	Consumer Rewards Card
KEY ENTERED (with AVS)	1.85%	\$ 0.10	Consumer Card
KEY ENTERED DEBIT (with AVS)	1.60%	\$ 0.15	Consumer Check Card
EIRF (key enter without AVS)	2.30%	\$ 0.10	Consumer Card
EIRF DEBIT (key enter without AVS)	1.75%	\$ 0.20	Consumer Check Card
CORPORATE ELECTRONIC	2.20%	\$ 0.10	Corporate Card
BUSINESS ELECTRONIC	2.40%	\$ 0.10	Corporate Card
PURCHASING ELECTRONIC	2.45%	\$ 0.10	Corporate Card
BUS/CORP/PURCHASE STANDARD	2.70%	\$ 0.10	Corporate Card
Visa Dues (not added to rate)	0.0925%		



Restaurant - Mastercard Wholesale Rates:

MASTERCARD INTERCHANGE TIER	RESTAURANT INTERCHANGE LEVELS		
	RATES %	PER ITEM \$	DESCRIPTION
MERIT III -DEBIT/CHECK CARD	1.19%	\$ 0.10	Consumer Check Card
MERIT III -CREDIT CARD (swipe)	1.58%	\$ 0.10	Consumer Card
SMALL TICKET DEBIT (\$15 or less)	1.55%	\$ 0.04	Consumer Check Card
MERIT I / KEY ENTERED	1.89%	\$ 0.10	Consumer Card
MERIT I / KEY ENTERED DEBIT	1.64%	\$ 0.16	Consumer Check Card
MERIT III WORLD CARD	1.73%	\$ 0.10	Consumer Card
MERIT III ENHANCED (REWARDS)	1.73%	\$ 0.10	Consumer Card
BUS/CORP/PURCHASE T&E I	2.35%	\$ -	Corporate Card
BUS/CORP/PURCHASE STANDARD	2.95%	\$ 0.10	Corporate Card
INTERNATIONAL STANDARD	2.14%	\$ 0.10	Foreign Card
INTERNATIONAL ELECTRONIC	1.61%	\$ -	Foreign Card
MC Dues (not added to rate)	0.095%		